

<b>Name</b>	<b>Chris Kearney</b>	
<b>Policy Number</b>	<b>H493029</b>	<b>H538069</b>
<b>ERC %</b>	<b>.2750, Lifetime</b>	<b>1600, Lifetime</b>
<b>Benefit</b>	<b>.67.1%</b>	<b>100%</b>
<b>Reserve</b>	<b>.317,171</b>	<b>184,536</b>
<b>Issued</b>	<b>5/28/90</b>	<b>5/28/91</b>
<b>date of Birth</b>	Redacted	
<b>Occupation</b>	<b>.manufacturers rep</b>	
<b>Diagnosis</b>	<b>.initially back, now depression</b>	
<b>Other Income</b>	<b>.working at reduced schedule per insured</b>	
<b>Date of Loss</b>	<b>.2/8/93</b>	
<b>SSN</b>	Redacted	
<b>AP</b>	.	
<b>Jurisdiction</b>	<b>.OH</b>	

JP attempting financial audit, insured declines  
 note travel expenses have increased from 6K pre-disability to 23K in 1995.  
 Significant due to claim of depression, also may reflect improper expenses  
 note 14K computer training expense in 1994

1. Interview insured re duties
2. financial audit
3. possible surveillance at a later date
4. records from Dr. Ambrose Perduk, 11071 Main St., Cincinnati, OH 45241
5. field visit
6. 93-96 tax returns
7. review records from divorce in 1994 re financial info. - ERC can help locate

copied for DMS